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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
 5/6/21 4:48 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

In re:	:	Case No.:	19-20911-GLT
	:	Chapter:	13
Ashley M. Yohe	:		
	:		
	:	Date:	5/5/2021
Debtor(s).	:	Time:	03:00

**PROCEEDING MEMO**

**MATTER:** #45 Status Conference on Payment of Attorney Fees of Andrews Federal Credit Union filed by Debtor

**APPEARANCES:**

Debtor: Lauren M. Lamb  
 Andrews FCU: Kristen Little

**NOTES:** (3:15)

Lamb: With the August 2020 statement - there was a concern about the allocation of the trustee's payments. Once I finally got a loan history there were multiple misapplications. After that, Ms. Yohe received a bill from Westmoreland County that her taxes had not been paid. After 6 months, these issues hadn't been resolved.

Little: Attny Lamb has recited the facts accurately. This is a first and second lien and an error in prior payment application history. We have a roadmap to move forward - the backing out of the escrow and then issuing amended statements is what's taking a lot of time. They told me they could be done in two weeks to get an updated statement. I think that's a bit optimistic, but I just need some more time.

Court: What will the deliverable be? Updated loan histories and escrow allocating the payments the way they should have been paid?

Little: The loan histories have to be scrubbed, the payments have to be backed out and applied properly, and the escrow analysis needs to be redone. Since there were no notices of mortgage payment change filed, those changes will need to be removed. This is going back to 2019.

Court: 2019 isn't ancient history. Once it's completed I assume you'll want to review it yourself.

Little: To the extent there is information I can share earlier I will, but yes.

Court: What about the debtor's fees?

Little: The debtor hasn't proposed that yet, but if Attny lamb could provide those numbers I will bring that to my client and I will discuss how to make the debtor whole.

Court: It's important not to have this rushed. Accuracy is key. So if 2 weeks is ambitious I'm willing to provide more time.

Lamb: I agree with that. I'm not looking for an overnight solution as before the status conference there was seemingly no progress.

Court: I will require the amended loan histories, the updated escrow analysis from January 1, 2019 to the present to be produced no later than June 4. If there are additional issues I'll continue this hearing to June 16, 2021 at 9 a.m. If there are remaining issues I'll require a status report by June 11.

**OUTCOME:**

1. Debtor's *Status Conference on Payment of Attorney Fees of Andrews Federal Credit Union* [Dkt. No. 45] is CONTINUED to June 16, 2021 at 9 a.m. On or before June 4, 2021, Andrews Federal Credit Union shall provide the Debtor with corrected and reconciled loan histories for both loans it holds involving the Debtor, as well as an updated escrow analysis. On or before June 11, 2021, the Debtor shall file a status to the extent any outstanding disputes remain unresolved. [Text Order to issue]

**DATED:** 5/5/2021